

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Eastern District of Virginia		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Rives, King D,		Name of Joint Debtor (Spouse) (Last, First, Middle): Rives, Marydel H.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Marydel Hart Rives; FKA Marydel Hart Nelson
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-3524		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3040
Street Address of Debtor (No. and Street, City, and State): 1508 Olde Sage Court Glen Allen, VA <div style="text-align: right; font-size: small;">ZIP Code 23059</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1508 Olde Sage Court Glen Allen, VA <div style="text-align: right; font-size: small;">ZIP Code 23059</div>
County of Residence or of the Principal Place of Business: Henrico		County of Residence or of the Principal Place of Business: Henrico
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Rives, King D,
Rives, Marydel H.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Jeanne E. Hovenden, Esq. VSB # May 24, 2013

Signature of Attorney for Debtor(s) (Date)

Jeanne E. Hovenden, Esq. VSB # 37249**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Rives, King D,
Rives, Marydel H.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ King D, Rives
Signature of Debtor **King D, Rives**

X /s/ Marydel H. Rives
Signature of Joint Debtor **Marydel H. Rives**

Telephone Number (If not represented by attorney)

May 24, 2013
Date

Signature of Attorney*

X /s/ Jeanne E. Hovenden, Esq. VSB #
Signature of Attorney for Debtor(s)

Jeanne E. Hovenden, Esq. VSB # 37249
Printed Name of Attorney for Debtor(s)

Jeanne E. Hovenden, PLLC
Firm Name
9830 Lori Road
P.O. Box 1839
Chesterfield, VA 23832

Address

Email: jehattorney@gmail.com
804-706-1355 Fax: 804-796-6775

Telephone Number

May 24, 2013
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **King D, Rives
Marydel H. Rives**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ King D, Rives
King D, Rives

Date: May 24, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **King D, Rives
Marydel H. Rives**

Debtor(s)

Case No.
Chapter

7

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CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Marydel H. Rives

Marydel H. Rives

Date: May 24, 2013

United States Bankruptcy Court
Eastern District of Virginia

In re **King D, Rives**
Marydel H. Rives

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	1,313.00
Prior to the filing of this statement I have received	\$	913.00
Balance Due	\$	400.00

2. \$ **306.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (*specify*)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (*specify*)

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - Other provisions as needed:

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

May 24, 2013

Date _____

/s/ Jeanne E. Hovenden, Esq. VSB #

Jeanne E. Hovenden, Esq. VSB # 37249

Signature of Attorney

Jeanne E. Hovenden, PLLC

Name of Law Firm

9830 Lori Road

P.O. Box 1839

Chesterfield, VA 23832

804-706-1355 Fax: 804-796-6775

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000

(For all Cases Filed on or after 10/17/2005)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

Date _____

Signature of Attorney

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **King D, Rives
Marydel H. Rives**

Debtor(s)

Case No.

Chapter

7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**King D, Rives
Marydel H. Rives**

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ King D, Rives**

Signature of Debtor

May 24, 2013

Date

X **/s/ Marydel H. Rives**

Signature of Joint Debtor (if any)

May 24, 2013

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Advance America
9070 West Broad St, Ste B
Henrico, VA 23294

Advanced Orthopaedic Centers
7858 Shrader Rd.
Richmond, VA 23294

ADvantis
P O box 774
Sioux Falls, SD 57101

American Infosource LP
P.O. Box 248897
Oklahoma City, OK 73124

Ameripawn
6019 West Broad Street
Richmond, VA 23230

ASPCA
c/o Midstate Collection
P O Box 3292
Champaign, IL 61826

Ballato Law Firm PC
3721 Westerre Parkway, Ste A
Henrico, VA 23233

Bank of America *
P.O. Box 982235
El Paso, TX 79998

BCC Financial Mgmt Services
3230 W. Commercial Blvd
Suite 200
Fort Lauderdale, FL 33309

Berkely, Curry and Cook
1301 N. Hamilton Street
Ste 200
Richmond, VA 23230

Bon Secours Health System
P.O. Box 28538
Richmond, VA 23228

BullCity Financial Solutions
1107 W. Main Street
Suite 201
Durham, NC 27701

Carpet Cuts
5013 Forest Hill Ave
Richmond, VA 23225

Carpet Doctor carpet care
P O Box 29713
Henrico, VA 23242

Caudle & Ballato P.C.
3123 West Broad Street
Richmond, VA 23230

Charlottesville Bureau
of Credit
3690 Dobleann Drive
Charlottesville, VA 22901

Check \$mart
7001 Post Road, Ste 200
Dublin, OH 43016

Check City
Regional Office
2729-B W Broad
Richmond, VA 23220

Check\$mart
4503 W. Broad Street
Richmond, VA 23230

Chris Tagliente
2300 Cary Street
Richmond, VA 23223

Chrysler Financial *
27777 Inkster Road
Farmington, MI 48334-5326

City of Chicago
Dept of Finance
P O Box 88298
Chicago, IL 60680

City of Richmond
Dept of Utilities
P.O. Box 26060
Richmond, VA 23274-0001

Colortyme

Comcast (p)
Attn: Bankruptcy Dept.
P.O. Box 3012
Southeastern, PA 19398-3012

Commonwealth of VA (tax) *
Department of Taxation/Legal
PO Box 2156
Richmond, VA 23218

Costco, Inc.
9650 West Broad St.
Glen Allen, VA 23060

Countryside Vet Hospital
10432 Ridgefield Parkway
Henrico, VA 23238

County of Henrico
Delinquent Tax Dept.
P.O. Box 27032
Richmond, VA 23273

County of Henrico
Dept. of Public Utilities
POB 27032
Richmond, VA 23273

County of Henrico
Jason M. Hart Asst. Co. Atny
P.O. Box 90775
Henrico, VA 23273-0775

Creative Contracting
1621 W. Cary Street
Richmond, VA 23220

Credit Acceptance Corp
PO Box 513
Southfield, MI 48037

Credit Adjustment Board * (e)
306 E. Grace Street
Richmond, VA 23219

Creditors Collection Service
P.O. Box 21504
Roanoke, VA 24018

David M. Marks
c/o MeyerGoergan Law
1802 Bayberry Court
Suite 200
Richmond, VA 23226

Dept of Motor Vehicles
District of Columbia
P O Box 2014
Washington, DC 20013

Dept. of Justice Tax Division
P O Box 227
Ben Franklin Station
Washington, DC 20044

Dominion Pathology
733 Boush Street
Suite 200
Norfolk, VA 23510

Dominion Virginia Power (p)
P.O. Box 26666
18th Floor
Richmond, VA 23261

Drive Finance
P.O. Box 562088
Dallas, TX 75356-2088

Drs. Overton, Wiley, Kirchmier
10410 Ridgefield Parkway
Richmond, VA 23233

DT Credit Corp *
P O Box 29018
Phoenix, AZ 85038-9018

Ducts Unlimited
5110 Byrdhill Road
Henrico, VA 23228

Eastern Account System
75 glen rd ste 110
Sandy Hook, CT 06482

Equdata
P.O. Box 6610
Newport News, VA 23606

Eric T. Voncannon
2017 Wade Court
Henrico, VA 23229

First Premier Bank (e)
601 S. Minnesota Ave.
Sioux Falls, SD 57104

Focus Receivables Mgmt.
1130 Northchase Parkway
Marietta, GA 30067

Focused Recovery Sol
9701 Metropolitan Court
Suite B
Richmond, VA 23236

Fredericksburg Credit Bureau
10506 Wakeman Drive
Fredericksburg, VA 22407

Friendly Finance
6340 Security Blvd. Ste 200
Baltimore, MD 21207

Gene W. Hart
1601 Broad Rock Blvd
Richmond, VA 23224

George Athy Upholstery
214 W. Broad Street
Richmond, VA 23220

Giant Stores/Martins
P O Box 930
Halifax, PA 17032

Gilliam & Evans, P.L.C.
7821 Ironbridge Road
Richmond, VA 23237

Gold Key
re Mercer Rug Cleaning
16070 Aviation Loop Rd
Brooksville, FL 34604

Gotcha Covered
11152 Leadbetter Road
Ashland, VA 23005

Greer P Jackson Jr. Esq
8500 Mayland Drive
Richmond, VA 23294

H&M Dry Carpet Cleaning
11278 Caruthers Way
Glen Allen, VA 23059

Hampton Roads Radiology
110 Kingsley Lane
Suite 305
Norfolk, VA 23505

Hart & Associates, PC
c/o Thomas W. Ashton, Esq
10045 Midlothian Tpke
Suite 201
Richmond, VA 23235

HCA Health Services of Virgini
1602 Skipwith Road
Richmond, VA 23229

HSBC (e)
PO Box 5253
Carol Stream, IL 60197-5253

I.C. System Inc
P. O. Box 64378
Saint Paul, MN 55164

Illinois Tollway
2700 Ogden Ave
Downers Grove, IL 60515

Independence Park Imaging
9930 Independence Park Drive
Henrico, VA 23233

Independence Park imaging
P O Box 277577
Atlanta, GA 30384

Internal Revenue Service * (e)
Centralized Insolvency Unit
P.O. Box 7346
Philadelphia, PA 19101-7346

Jeff W. Soden
12205 Glenkirk Court
Henrico, VA 23233-2249

Jefferson Capital Systems
P O Box 953185
Saint Louis, MO 63195-3185

Jeffrey W. Soden Inc
7275 Glen Forest Dr
Suite 205
Richmond, VA 23226

Johns Hopkins Hospital
610 N. Caroline Street
Baltimore, MD 21205

Jules C. Jones

Keith N. Hurley PC
2727 McRae Road
Richmond, VA 23235

Kingston Financial
2274 S. 1300 E.
Suite G 15 #178
Salt Lake City, UT 84106

Laboratory Corp. of Amer*
P.O. Box 2240
re: Bankruptcy
Burlington, NC 27216-224

Lakeside Painting/Home Improve
3018 Patterson Ave
Suite 3
Richmond, VA 23221

LCA Collections
P.O. Box 2240
Burlington, NC 27216-2240

Linda S. Cavazos
dba Care Cleaning
3675 Speeks Drive
Midlothian, VA 23112

MCV Assoc Physicians
9000 Stony Point Parkway
Richmond, VA 23235

MCV Associated Physicians
1605 Rhoadmiller Street
Richmond, VA 23220

Mercer Rug Cleaning
3116 W. Moore Street
Richmond, VA 23230

Metzger Floors
8261 Hermitage Road
Henrico, VA 23228

Meyer, Goergen & Marrs
1802 Bayberry Court
Suite 200
Richmond, VA 23226

Midland
17500 Chenal Parkway
#200
Little Rock, AR 72223

Midland Funding LLC
8875 Aero Drive
Ste 200
San Diego, CA 92123

Mimi M. Halleck, DDS
3402 Old Parham Road
Richmond, VA 23294-4116

MoneyMax Title Loans (p)
3440 PReston Ridge Road
Suite 599
Alpharetta, GA 30005

National Credit Adjusters
P.O. Box 3023
327 W 4th Street
Hutchinson, KS 67504-3023

NCO *
507 Prudential
Horsham, PA 19044

NexCheck
2416 Green Springs Hwy
Birmingham, AL 35209

OB/GYN Associates, Ltd.
7601 Forest Avenue
Richmond, VA 23229

Pallisades Collection, LLC
210 Sylvan Av
P O Box 1244
Englewood Cliffs, NJ 07632-0244

Papa Johns # 385
9811 Hull Street Road
Richmond, VA 23236

Patient First *
12101 S Chalkley Rd
Chester, VA 23831

Payday Loan Store
10354 W. Roosevelt Road
Westchester, IL 60154

Payday Loan Yes/Cashnet
First Financial Service Center
2329 N. Carter Ave #1
Sioux Falls, SD 57107

Payliance
3 eastonOval
Ste 310
Columbus, OH 43219

PCCS Carpet Cleaning
9181 Ivy Spring Place
Mechanicsville, VA 23116

Pediatric Cardiology of VA
7603 Forest Ave # 401
Richmond, VA 23229

Pentagroup Financial, LLC
5959 Corporate Drive
Suite 1400
Houston, TX 77036

Permatreat Pest Control
305 S. Washington Street
Ashland, VA 23005

Portfolio Recovery Associates
120 Corporate Blvd.
Suite 100
Norfolk, VA 23502

Powell, Rogers & Speaks
P.O. Box 930
Halifax, PA 17032-0930

Prof Acct Mgmt IN
633 W. Wisconsin Ave
Suite 1600
Milwaukee, WI 53203

Professional Finance Services
Central Bky and Recovery Dept
P O Box 1893
Spartanburg, SC 29304

Quest Diagnostics
3 Giralda Farms
Madison, NJ 07940

R.L. Elliott Enterprises
9297 Susqueanna Trail
Aylett, VA 23009

RAC Acceptance
5501 Headquarters Drive
Plano, TX 75024

Radiology Assoc of Rich
P.O. Box 13343
Richmond, VA 23225-3343

Radiology Assoc. of Virginia
P.O. Box 13343
Richmond, VA 23225-3343

Receivables Management
P.O.Box 8630
Richmond, VA 23226-0630

Richard J. Knapp, Esq
2800 Patterson Ave #101
Richmond, VA 23221

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2800 Patterson Ave #101
Richmond, VA 23221

Richmond Emergency Phys
P.O. Box 808
Grand Rapids, MI 49518

Richmond Wes
c/o Optimum Outcomes
2654 Warrenville Rd
Suite 500
Downers Grove, IL 60515

Riley Wiltshire Brassington
8503 Patterson Ave
Henrico, VA 23229

Sabot School at Stoney Point
3400 Stoney Point Rd.
Richmond, VA 23235

Santander Consumer USA(p)
Attn: Bankruptcy Dept
P.O. Box 961245
Fort Worth, TX 76161

Secur Check
2612 Jackson Ave
Oxford, MS 38655

Shop NBC
7825 Washington Ave
Ste 310
Minneapolis, MN 55439

Shore Health SE
c/o Hudson Law Office
326 S. Main Street
Emporia, VA 23847

Sprint * (e)
P.O. Box 152046
Attn: Bankruptcy Dept.
Irving, TX 75015-2046

State of Illinois Tax Dept
101 W. Jefferson Street
Springfield, IL 62702

SunTrust Bankruptcy Dept*
RVW 7941
PO Box 85092
Richmond, VA 23286

Tax Counsel LTD
4701 Cox Road
#310
Glen Allen, VA 23060

TD Auto Finance
P O Box 551080
Jacksonville, FL 32255

TDAF
27777 Franklin Road
Farmington, MI 48334

The Rector & Visitors of UVA
853 W. Main Street
Charlottesville, VA 22908

Truman Refuse Service
PO Box 70882
Henrico, VA 23255

Tuckahoe Landscaping
2403 Lanier Road
Rockville, VA 23146

Tuckahoe Orthopaedic
8919 Three Chopt Road
Attn: Bankruptcy
Richmond, VA 23229

Tucker Psyc Clinic
1000 Boulders Pkwy Ste 202
Richmond, VA 23225-5515

U-Haul International
2727 N. Central Ave
Phoenix, AZ 85004

US Attorneys Office
600 E. Main Street
Richmond, VA 23219

UVA Medical Ctr
Patient Fin. Services
POB 530272
Atlanta, GA 30353

UVA Physicians Group
P O Box 9007
Charlottesville, VA 22906-9007

VATIV Recovery Solutions
P.O. Box 19249
Sugar Land, TX 77496

VCU Health System-MCV Hosp
PO Box 980462
Richmond, VA 23298-0462

Verizon Virginia (e)
500 technology Dr.
Suite 300
Saint Charles, MO 63304-2225

Verizon Wireless (e)
250 James Street
Morristown, NJ 07960-6410

Village Exxon
Attn Jim McKenna
7100 Patterson Ave
Henrico, VA 23229

Virginia Ear Nose & Throat
P.O. Box 36007
Richmond, VA 23235-8000

Virginia Emer Phys LLP
75 Remittance Drive
Suite 1151
Chicago, IL 60675

Virginia Eye Institute
400 Westhampton Station
Richmond, VA 23226

Virginia Eye Institute
400 Westhampton Sta
Richmond, VA 23226

Warren A. Whitworth
dba Whitworth Landscaping
P O Box 188
Arvonnia, VA 23004

Westhampton Family Psych
1503 Santa Rosa #105
Henrico, VA 23229

Whetstone Upholstery
1122 N. Boulevard
Richmond, VA 23230

Woodforest Bank
P.O. Box 7889
Spring, TX 77387-7889